AMENDMENT TO THE CLAIMS

The following listing of claims replaces all prior versions, and listings, of claims in the application:

1.   (Currently Amended) A method for claims data analysis, comprising the steps of:
receiving information associated with a plurality of processed claims;
providing responses into ~~a~~ an electronic data processing system in response to a set of queries associated with the information;
selecting ~~at least one~~ a subset of best practices from a predetermined set of best practices associated with a claims handling process;
associating the ~~at least one~~ subset of best practices with the responses;
determining with the electronic data processing system a loss economic opportunity associated with processing the plurality of claims, where the loss economic opportunity includes a cost associated with processing the plurality of claims and is determined based on the responses; and
~~determining~~ identifying from the subset of best practices a best practice associated with processing the plurality of claims based on the loss economic opportunity.

2.   (Previously Presented) The method of claim 1, wherein determining a best practice further includes:
quantifying the best practice in terms of an economic effect in reduction of a cost associated with processing the plurality of claims.

3.   (Original) The method of claim 1, wherein receiving information further includes:
providing for at least one query to be completed in response to the information associated with each of the plurality of claims.

4.   (Original) The method of claim 1, wherein providing responses further includes:
providing the set of queries in more than one language; and
allowing a user to toggle between queries in different languages.

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5.   (Original) The method of claim 3, wherein providing for at least one query further includes:

designating at least one best practice used in processing each of the plurality of claims; and

designating a weight for the one best practice to be applied to each of the plurality of claims.

6.   (Previously Presented) The method of claim 1, wherein determining with the electronic data processing system a loss economic opportunity further includes:

determining an actual cost for processing each of the plurality of claims; and

evaluating the loss economic opportunity as a percentage of an absolute loss economic opportunity divided by the total claim cost.

7.   (Original) The method of claim 6, wherein determining an actual cost further includes:

calculating the total claim cost as the sum of the indemnity and allocated loss adjustment expense.

8.   (Original) The method of claim 6, wherein evaluating the loss economic opportunity further includes:

calculating the loss economic opportunity for the plurality of claims by averaging the loss economic opportunity for each of the plurality of claims.

9.   (Original) The method of claim 1, further including:

generating at least one report indicating one of office organization, efficiency of processing the plurality of claims, and statistics on the processing of the plurality of claims.

10.   (Original) The method of claim 1, wherein providing responses to a set of queries further includes:

calculating a number of responses to the set of queries to be reviewed based on applying standard statistical sampling formulae to the plurality of claims.

11.   (Original) The method of claim 1, further including:

determining productivity based on a number of the set of queries responded to.

12.   (Original) The method of claim 1, further including:

generating a standard report.

13.   (Original) The method of claim 1, further including:

generating a custom report.

14.   (Original) The method of claim 1, wherein providing responses to a set of queries further includes:

providing for a standard set of inquires in the set of queries in an automobile line of insurance.

15.   (Original) The method of claim 1, wherein providing responses to a set of queries further includes:

providing for a standard set of inquires in the set of queries in a liability line of insurance.

16.   (Original) The method of claim 1, wherein providing responses to a set of queries further includes:

providing for a standard set of inquires in the set of queries in an accident line of insurance.

17.   (Original) The method of claim 1, wherein providing responses to a set of queries further includes:

providing for a standard set of inquires in the set of queries in a property line of insurance.

18.   (Original) The method of claim 1, wherein providing responses to a set of queries further includes:

   providing for a standard set of inquires in the set of queries in a worker's compensation line of insurance.

19.   (Original) The method of claim 5, wherein providing responses further includes: providing for a standard set of best practices in an automobile line of insurance.

20.   (Original) The method of claim 5, wherein providing responses further includes: providing for a standard set of best practices in a liability line of insurance.

21.   (Original) The method of claim 5, wherein providing responses further includes: providing for a standard set of best practices in a property line of insurance.

22.   (Original) The method of claim 5, wherein providing responses further includes: providing for a standard set of best practices in an accident line of insurance.

23.   (Original) The method of claim 5, wherein providing responses further includes: providing for a standard set of best practices in a worker's compensation line of insurance.

24.   (Original) The method of claim 1, wherein the queries are provided in English.

25.   (Original) The method of claim 1, wherein the queries are provided in German.

26.   (Original) The method of claim 1, wherein the queries are provided in Dutch.

27.   (Original) The method of claim 1, wherein the claims are insurance claims.

28.   (Currently Amended) An apparatus for claims data analysis, comprising:

a receiving module for receiving information associated with a plurality of processed claims;

a providing module for providing responses into a data processing system in response to a set of queries associated with the information;

a selecting module for selecting at least one subset of best practices from a predetermined set of best practices associated with a claims handling process;

an associating module for associating the at least one subset of best practices with the responses;

a determining module for determining a loss economic opportunity associated with processing the plurality of claims, where the loss economic opportunity includes a cost associated with processing the plurality of claims and is determined based on the responses; and

an identifying determining module for identifying from the subset of best practices determining a best practice from the subset of best practices associated with processing the plurality of claims based on the loss economic opportunity.

29.   (Previously Presented) The apparatus of claim 28, wherein the determining module for determining a best practice further includes:

a quantifying module for quantifying the best practice in terms of an economic effect in reduction of a cost associated with processing the plurality of claims.

30.   (Original) The apparatus of claim 28, wherein the receiving module for receiving information further includes:

a providing module for providing for at least one query to be completed in response to the information associated with each of the plurality of claims.

31.   (Original) The apparatus of claim 28, wherein the providing module for providing responses further includes:

a providing module for providing the set of queries in more than one language; and

an allowing module for allowing a user to toggle between queries in different languages.

32.   (Original) The apparatus of claim 30, wherein the providing module for providing for at least one query further includes:

a designating module for designating at least one best practice used in processing each of the plurality of claims; and

a designating module for designating a weight for the one best practice to be applied to each of the plurality of claims.

33.   (Original) The apparatus of claim 28, wherein the determining module for determining a loss economic opportunity further includes:

a determining module for determining an actual cost for processing each of the plurality of claims; and

an evaluating module for evaluating the loss economic opportunity as a percentage of an absolute loss economic opportunity divided by the total claim cost.

34.   (Original) The apparatus of claim 33, wherein the determining module for determining an actual cost further includes:

a calculating module for calculating the total claim cost as the sum of the indemnity and allocated loss adjustment expense.

35.   (Original) The apparatus of claim 33, wherein the evaluating module for evaluating the loss economic opportunity further includes:

a calculating module for calculating the loss economic opportunity for the plurality of claims by averaging the loss economic opportunity for each of the plurality of claims.

36.   (Original) The apparatus of claim 28, further including:

        a generating module for generating at least one report indicating one of office organization, efficiency of processing the plurality of claims, and statistics on the processing of the plurality of claims.

37.   (Original) The apparatus of claim 28, wherein the providing module for providing responses to a set of queries further includes:

        a calculating module for calculating a number of responses to the set of queries to be reviewed based on applying standard statistical sampling formulae to the plurality of claims.

38.   (Original) The apparatus of claim 28, further including:

        a determining module for determining productivity based on a number of the set of queries responded to.

39.   (Original) The apparatus of claim 28, further including:

        a generating module for generating a standard report.

40.   (Original) The apparatus of claim 28, further including:

        a generating module for generating a custom report.

41.   (Original) The apparatus of claim 28, wherein the providing module for providing responses to a set of queries further includes:

        a providing module for providing for a standard set of inquires in the set of queries in an automobile line of insurance.

42.   (Original) The apparatus of claim 28, wherein the providing module for providing responses to a set of queries further includes:

        a providing module for providing for a standard set of inquires in the set of queries in a liability line of insurance.

43.   (Original) The apparatus of claim 28, wherein the providing module for providing responses to a set of queries further includes:

a providing module for providing for a standard set of inquires in the set of queries in an accident line of insurance.

44.   (Original) The apparatus of claim 28, wherein the providing module for providing responses to a set of queries further includes:

a providing module for providing for a standard set of inquires in the set of queries in a property line of insurance.

45.   (Original) The apparatus of claim 28, wherein the providing module for providing responses to a set of queries further includes:

a providing module for providing for a standard set of inquires in the set of queries in a worker's compensation line of insurance.

46.   (Original) The apparatus of claim 32, wherein the providing module for providing responses further includes:

a providing module for providing for a standard set of best practices in an automobile line of insurance.

47.   (Original) The apparatus of claim 32, wherein the providing module for providing responses further includes:

a providing module for providing for a standard set of best practices in a liability line of insurance.

48.   (Original) The apparatus of claim 32, wherein the providing module for providing responses further includes:

a providing module for providing for a standard set of best practices in a property line of insurance.

49.   (Original) The apparatus of claim 32, wherein the providing module for providing responses further includes:

a providing module for providing for a standard set of best practices in an accident line of insurance.

50.   (Original) The apparatus of claim 32, wherein the providing module for providing responses further includes:

a providing module for providing for a standard set of best practices in a worker's compensation line of insurance.

51.   (Original) The apparatus of claim 28, wherein the queries are provided in English.

52.   (Original) The apparatus of claim 28, wherein the queries are provided in German.

53.   (Original) The apparatus of claim 28, wherein the queries are provided in Dutch.

54.   (Original) The apparatus of claim 28, wherein the claims are insurance claims.

55.   (Currently Amended) A computer-readable medium containing executable instructions for claims data analysis, comprising:

executable instructions stored on a computer-readable medium for receiving information associated with a plurality of processed claims;

executable instructions stored on a computer-readable medium for providing responses into a data processing system in response to a set of queries associated with the information;

executable instructions stored on a computer-readable medium for selecting at least one subset of best practices from a predetermined set of best practices associated with a claims handling process;

executable instructions stored on a computer-readable medium for associating the at least one subset of best practices with the responses;

executable instructions stored on a computer-readable medium for determining a loss economic opportunity associated with processing the plurality of claims, where the

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loss economic opportunity includes a cost associated with processing the plurality of claims and is determined based on the responses; and

executable instructions stored on a computer-readable medium for <u>identifying from the subset of best practices</u> ~~determining~~ a best practice associated with processing the plurality of claims based on the loss economic opportunity.

56.   (Previously Presented) The computer-readable medium of claim 55, wherein the executable instructions stored on a computer-readable medium for determining a best practice further includes:

executable instructions stored on a computer-readable medium for quantifying the best practice in terms of an economic effect in reduction of a cost associated with processing the plurality of claims.

57.   (Previously Presented) The computer-readable medium of claim 55, wherein the executable instructions stored on a computer-readable medium for receiving information further includes:

executable instructions stored on a computer-readable medium for providing for at least one query to be completed in response to the information associated with each of the plurality of claims.

58.   (Previously Presented) The computer-readable medium of claim 55, wherein the executable instructions stored on a computer-readable medium for providing responses further includes:

executable instructions stored on a computer-readable medium for providing the set of queries in more than one language; and

executable instructions stored on a computer-readable medium for allowing a user to toggle between queries in different languages.

59.   (Previously Presented) The computer-readable medium of claim 57, wherein the executable instructions stored on a computer-readable medium for providing for at least one query further includes:

executable instructions stored on a computer-readable medium for designating at least one best practice used in processing each of the plurality of claims; and

executable instructions stored on a computer-readable medium for designating a weight for the one best practice to be applied to each of the plurality of claims.

60.   (Previously Presented) The computer-readable medium of claim 55, wherein the executable instructions stored on a computer-readable medium for determining a loss economic opportunity further includes:

executable instructions stored on a computer-readable medium for determining an actual cost for processing each of the plurality of claims; and

executable instructions stored on a computer-readable medium for evaluating the loss economic opportunity as a percentage of an absolute loss economic opportunity divided by the total claim cost.

61.   (Previously Presented) The computer-readable medium of claim 60, wherein the executable instructions stored on a computer-readable medium for determining an actual cost further includes:

executable instructions stored on a computer-readable medium for calculating the total claim cost as the sum of the indemnity and allocated loss adjustment expense.

62.   (Previously Presented) The computer-readable medium of claim 60, wherein the executable instructions stored on a computer-readable medium for evaluating the loss economic opportunity further includes:

executable instructions stored on a computer-readable medium for calculating the loss economic opportunity for the plurality of claims by averaging the loss economic opportunity for each of the plurality of claims.

63.   (Previously Presented) The computer-readable medium of claim 55, further including:

        executable instructions stored on a computer-readable medium for generating at least one report indicating one of office organization, efficiency of processing the plurality of claims, and statistics on the processing of the plurality of claims.

64.   (Previously Presented) The computer-readable medium of claim 55, wherein the executable instructions stored on a computer-readable medium for providing responses to a set of queries further includes:

        executable instructions stored on a computer-readable medium for calculating a number of responses to the set of queries to be reviewed based on applying standard statistical sampling formulae to the plurality of claims.

65.   (Previously Presented) The computer-readable medium of claim 55, further including:

        executable instructions stored on a computer-readable medium for determining productivity based on a number of the set of queries responded to.

66.   (Previously Presented) The computer-readable medium of claim 55, further including:

        executable instructions stored on a computer-readable medium for generating a standard report.

67.   (Previously Presented) The computer-readable medium of claim 55, further including:

        executable instructions stored on a computer-readable medium for generating a custom report.

68.   (Previously Presented) The computer-readable medium of claim 55, wherein the executable instructions stored on a computer-readable medium for providing responses to a set of queries further includes:

executable instructions stored on a computer-readable medium for providing for a

standard set of inquires in the set of queries in an automobile line of insurance.

69.   (Previously Presented) The computer-readable medium of claim 55, wherein the
executable instructions stored on a computer-readable medium for providing responses to a set of
queries further includes:

executable instructions stored on a computer-readable medium for providing for a

standard set of inquires in the set of queries in a liability line of insurance.

70.   (Previously Presented) The computer-readable medium of claim 55, wherein the
executable instructions stored on a computer-readable medium for providing responses to a set of
queries further includes:

executable instructions stored on a computer-readable medium for providing for a

standard set of inquires in the set of queries in an accident line of insurance.

71.   (Previously Presented) The computer-readable medium of claim 55, wherein the
executable instructions stored on a computer-readable medium for providing responses to a set of
queries further includes:

executable instructions stored on a computer-readable medium for providing for a

standard set of inquires in the set of queries in a property line of insurance.

72.   (Previously Presented) The computer-readable medium of claim 55, wherein the
executable instructions stored on a computer-readable medium for providing responses to a set of
queries further includes:

executable instructions stored on a computer-readable medium for providing for a

standard set of inquires in the set of queries in a worker's compensation line of

insurance.

73.   (Previously Presented) The computer-readable medium of claim 59, wherein the
executable instructions stored on a computer-readable medium for providing responses further
includes:

executable instructions stored on a computer-readable medium for providing for a standard set of best practices in an automobile line of insurance.

74.   (Previously Presented) The computer-readable medium of claim 59, wherein the executable instructions stored on a computer-readable medium for providing responses further includes:

executable instructions stored on a computer-readable medium for providing for a standard set of best practices in a liability line of insurance.

75.   (Previously Presented) The computer-readable medium of claim 59, wherein the executable instructions stored on a computer-readable medium for providing responses further includes:

executable instructions stored on a computer-readable medium for providing for a standard set of best practices in a property line of insurance.

76.   (Previously Presented) The computer-readable medium of claim 59, wherein the executable instructions stored on a computer-readable medium for providing responses further includes:

executable instructions stored on a computer-readable medium for providing for a standard set of best practices in an accident line of insurance.

77.   (Previously Presented) The computer-readable medium of claim 59, wherein the executable instructions stored on a computer-readable medium for providing responses further includes:

executable instructions stored on a computer-readable medium for providing for a standard set of best practices in a worker's compensation line of insurance.

78.   (Original) The computer-readable medium of claim 55, wherein the queries are provided in English.

79.   (Original) The computer-readable medium of claim 55, wherein the queries are provided in German.

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80.   (Original) The computer-readable medium of claim 55, wherein the queries are provided in Dutch.

81.   (Original) The computer-readable medium of claim 55, wherein the claims are insurance claims.

82.   (Currently Amended) An electronic data processing system for claims data analysis, comprising:

   means for receiving information associated with a plurality of processed claims;

   means for providing responses into the electronic data processing system in response to a set of queries associated with the information;

   means for selecting at least one subset of best practices from a predetermined set of best practices associated with a claims handling process;

   means for associating the at least one subset of best practices with the responses;

   means for determining with the electronic data processing system a loss economic opportunity associated with processing the plurality of claims, where the loss economic opportunity includes a cost associated with processing the plurality of claims and is determined based on the responses; and

   means for identifying from the subset of best practices determining a best practice associated with processing the plurality of claims based on the loss economic opportunity.

83.   (Previously Presented) The system of claim 82, wherein means for determining a best practice further includes:

   means for quantifying the best practice in terms of an economic effect in reduction of a cost associated with processing the plurality of claims.

84.   (Original) The system of claim 82, wherein means for receiving information further includes:

   means for providing for at least one query to be completed in response to the information associated with each of the plurality of claims.

85.   (Original) The system of claim 82, wherein providing responses further includes:

     means for providing the set of queries in more than one language; and

     means for allowing a user to toggle between queries in different languages.

86.   (Original) The system of claim 84, wherein means for providing for at least one query further includes:

     means for designating at least one best practice used in processing each of the plurality of claims; and

     means for designating a weight for the one best practice to be applied to each of the plurality of claims.

87.   (Original) The system of claim 82, wherein means for determining a loss economic opportunity further includes:

     means for determining an actual cost for processing each of the plurality of claims; and

     means for evaluating the loss economic opportunity as a percentage of an absolute loss economic opportunity divided by the total claim cost.

88.   (Original) The system of claim 87, wherein means for determining an actual cost further includes:

     means for calculating the total claim cost as the sum of the indemnity and allocated loss adjustment expense.

89.   (Original) The system of claim 87, wherein means for evaluating the loss economic opportunity further includes:

     means for calculating the loss economic opportunity for the plurality of claims by averaging the loss economic opportunity for each of the plurality of claims.

90.   (Original) The system of claim 82, further including:

     means for generating at least one report indicating one of office organization, efficiency of processing the plurality of claims, and statistics on the processing of the plurality of claims.

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91.   (Original) The system of claim 82, wherein means for providing responses to a set of queries further includes:

means for calculating a number of responses to the set of queries to be reviewed based on applying standard statistical sampling formulae to the plurality of claims.

92.   (Original) The system of claim 82, further including:

means for determining productivity based on a number of the set of queries responded to.

93.   (Original) The system of claim 82, further including:

means for generating a standard report.

94.   (Original) The system of claim 82, further including:

means for generating a custom report.

95.   (Original) The system of claim 82, wherein means for providing responses to a set of queries further includes:

means for providing for a standard set of inquires in the set of queries in an automobile line of insurance.

96.   (Original) The system of claim 82, wherein means for providing responses to a set of queries further includes:

means for providing for a standard set of inquires in the set of queries in a liability line of insurance.

97.   (Original) The system of claim 82, wherein means for providing responses to a set of queries further includes:

means for providing for a standard set of inquires in the set of queries in an accident line of insurance.

98.   (Original) The system of claim 82, wherein means for providing responses to a set of queries further includes:

means for providing for a standard set of inquires in the set of queries in a property line of insurance.

99.   (Original) The system of claim 82, wherein means for providing responses to a set of queries further includes:

means for providing for a standard set of inquires in the set of queries in a worker's compensation line of insurance.

100.   (Original) The system of claim 86, wherein means for providing responses further includes:

means for providing for a standard set of best practices in an automobile line of insurance.

101.   (Original) The system of claim 86, wherein means for providing responses further includes:

means for providing for a standard set of best practices in a liability line of insurance.

102.   (Original) The system of claim 86, wherein means for providing responses further includes:

means for providing for a standard set of best practices in a property line of insurance.

103.   (Original) The system of claim 86, wherein means for providing responses further includes:

means for providing for a standard set of best practices in an accident line of insurance.

104. (Original) The system of claim 86, wherein means for providing responses further includes:

means for providing for a standard set of best practices in a worker's compensation line of insurance.

105. (Original) The system of claim 82, wherein the queries are provided in English.

106. (Original) The system of claim 82, wherein the queries are provided in German.

107. (Original) The system of claim 82, wherein the queries are provided in Dutch.

108. (Original) The system of claim 82, wherein the claims are insurance claims.